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Capital, \$50,000.00. Surplus and Pronts. \$20,000.00.
Resources over Half Million Dollars.
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Coias. S. BARROW, Alberta, Va.

NEWPORT NEWS

Schmelz Brothers, Bankers

Newport News, Va.

4% on Savings Accounts

Largest and Strongest Bank in the City

BIG BUSINESS IS

ing shops in the South are in Richmond, and they are the siggest in all lines, from small notions up to heavy groceries.
Richmond Folks Should Talk Out.

would like to farm, but who could not buy a few hundred acres.

A living can be made on the small farm in several ways, but the fundamental principles are the same.

The land must be made fertile if it is not already so, and kept highly productive. This may be done by dairying or raising hogs, feeding all of the products of the farm to them and buying some feed. If fruit, vegetables or some farm crop is grown and most or all is soid of, the land must be kept us by using legumes for green manure, and buying large amounts of phosphate and potash and putting it on the land. As much or more must be given to the land as is taken from it.

It must be kept busy. One crop must follow unother; there is no room for the idle acre. Here in the South each acre should generally grow two crops a year.

There must be intensive cultivation. crops a year.

There must be intensive cultivation. The moisture must be conserved by deep plowing, by keeping down weeds and by shallow cultivation. Nothing but good seed of the best varieties for the farm should be planted, and nothing should be wasted. Well bred stock only should be kept.

A high-class product should be sold. If it is butter, cream, milk, chickens, eggs, hogs, peaches, apples, asparagus or potatoes, the product should top the market. The small farm cannot be noted for quantity, but it can excel in quality.

And yet Richmond people seem to be slow to brow about these things. Why does not every Richmond man who boards a car for a trip, however short or however long, think to blow about Richmond and its greatness, and about the superior manufacturing and farming and fruit-growing and truck-growing advantages of Old Virginia?

Too modest, you say. Well, maybe so, but when we have the goods to show for our blowing, modesty ought to and must take a back seat.

Last week I was in the western part of the State, and while talking with several gentlemen on the street in a small town something was said about a building boom in the town. Immediately, and without any thought of tooting Richmond's horn, I commenced to talk about the building boom in the point that Richmond, was building houses and skyscrapers and residences and things faster than the brickyards and the granite quarries and the saw-mills could supply the material. A local boosier commended me for talking that way. Privately, he intimated that he was not sure that I was confining myself altogether to facts (in thewhich he was mistaken), but he said he loved to hear a man boom his own town. And then, addressing the local crowd assembled, among whom were some croakers, he preached them quite a little sermon on "blowing about your own town."

Blowing Is Not Lying.

I quite agree with this fellow, that is, if we have anything to blow about. All Virginians have something in industrial and manufacturing and commercial and agricultural lines to blow about. Then, why not blow and talk and advertise all the time or whenever opportunity presents litself? Blowing does not mean misrepresenting, It simply means talking about the good things that you know of. If you do not know of the good things that you know of, if you do not know of the good things that you know of, if you do not know that Virginia is the best farming State in the Union and has more undeveloped wealth, and more kinds of the facts down fine, and you can get the facts down fine, and you can get the facts down

A Living and a Profit Can Be Made on Small

In North America a good many farm-ers are making livings from as small amount of land as ten acres. This is one day of every week.

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St. Anne's School Charlottesville, Va.

quality.

Fertile land, the land growing something all of the time, best culture and seeds, good stock and a high-class product, are fundamentals for the small farmer.

Duke of Durham,
James Buchanan Duke, tobacco king and
head of the tobacco trust, was born near
Durham, N. C., fifty-four years ago, and was
educated in tobacco patches. He went to
New York twenty-eight years ago, is worth
\$100,000,000, and is working ten hours a day
for more.

Schools.

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"THE WEST POINT OF THE SOUTH"
Collegiate and technical courses combined
with the rigid discipline of an army post.
Virginia Cadets tuition free.
Lexington, Va.
Gen. E. W. NICHOLS, Supt.

St. Genevieve College

Asheville, N. C.

Asheville, N. C.

Boarding School for Young Ladies. This beautiful institution, conducted by the Mesdames De l'Education Chretienne, affords superior educational advantages. The faculty is a body of experienced teachers. The languages are taught by native sisters. The location being in the very heart of the Blue Ridge, is ideal. In connection with this college is the Preparatory Department of the Hillsboro Convent.

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Open for Summer Boarding June 15th.

Piedmont region; large lawn, shade, nodern conveniences. Luxuries of the ountry and advantages of the town.

Terms moderate. Address

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Two years' course in Kindergarten theory
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During June and July.

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For over 60 years this school has trained young men to be of strong body, active minds and high ideals. Character first here. Our graduates are our best recommendation. Our location is remarkable for healthfulness, natural beauty and freedom from bad influences. While the discipline is military, a strong home atmosphere prevails. Every boy receives individual attention.

Healthy athletics encouraged,
This school is endorsed by Governor Kitchen, Ex-Governor Glenn,
Ex-Congressman Skinner, Gen. Julian S. Carr. Chief Justice Walter Clark
North Carolica. For handsome catalog, write







A Boarding and Day School for Boys

Located on Grove Road, at the very edge of the city. During the first session the number of boys will be limited to thirty-five. The object of the school will be to furnish to Richmond boys the advantages offered by the best boarding schools in the State, without separating them from their parents more than is absolutely necessary. For the present boys above fifteen years of age will not be re-reived.

The School will be, in the main, a Day School for Richmond boys, but there will be accommodation for ten resident pupils.

For Prospectus address Headmaster, 411 East Franklin Street, Richmond, Va.

CHURCHILL GIBSON CHAMBERLAYNE, B. A. (U. Va.), M. A., Ph. D. (Halle).

DABNEY S. LANCASTER (U. Va.), Assistant Master.

usually devoted to fruit. There is a story of a man in California making a living for himself and wife on one acre and saving some money each It can be done in the South. How to make a living on smaller farms than have been thought necessary in the past is a problem for many now. Lands are higher and so are taxes. The twenty-five acre or fifty-acre farm fits the capital of many young men who would like to farm, but who could not buy a few hundred acres. A living can be made on the small

Cluster Chambe Chambe Columb Co-Ope Chicora

THE TIMES DISPATCH 1911 SCHOOL SECTION

PARENTS, GUARDIANS, STUDENTS Be Sure to Read all Ten Issues of

The Times 13 1 Dispatch

RICHMOND, VIRGINIA.

School Section Containing Announcements of Leading Schools

Each of the ten School Sections for 1911 will be edited so as to treat some specific phase of educational work. Special articles have been prepared on the lines indicated by the name of each respective number. Interesting articles on the general subject of education will appear in every issue, but the leading articles in each number will enlarge on the classified subject.

FOR CATALOGUES ADDRESS ANY OF THESE SCHOOLS

OR CATALOGUES ADDRESS	
ny of the Holy Cross Washingtan n Academy Alderson, W. Va. ny Collegiate Institute Alderson, W. Va. ool of Richmond Richmond, Va. a Military Academy Fort Defiance, Va.	Every Iss a Featur
ore Law School Baltimore, Md. ore Medical College Baltimore, Md. ore Medical College Baltimore, Md. ore Medical College Baltimore, Md. ore School, The Boveling Green, Va. water College. Bridgewater, Va. k School, The Wytheville, Va. ore School, The Asheville, N. C. Springs Academy Cluster Springs, Va. ore Layne School, The Richmond, Va. ore Episcopal Instit. The Chatham, Va. ore Chatham, Va. or	4
	June 25. Teachers Number
ola Institute Columbia, Tenn. rative School Bedford City, Va. College Greenville, S. C. a Commercial College Danville, Va.	July 2. Universit Number
ton Seminary	July 9. Business College
College Manassas, Va. School, Miss Richmond, Va. th College Charlotte, N. C. Ollege Elon College, N. C. and Henry College Enory, Va. val High School Alexandria, Va. nion Military Academy Fork Union, Va. me Military School Waynesboro, Va. ter Academy Gloucester, Va. ter Academy Gloucester, Va.	Number
	July 16. Boys' School Number
	July 23. Military

Greensboro, N. C. Guilford College, N Roland Park, Md. Number.

Hampton College.

Hampden Sidney College
Hannah More Academy.

Herndon Seminary
Hollina Institute
Horner Millary School
Hamilton School. School ' Number. Aug. 6. Technical Special Number. Burkeville, Va Jefferson School for Boys Raleigh, N. C. Richmond, Va. Aug. 13. Co-Educa-tional

Kin. & Primary for Boya &
Louisburg College ...

Maryland School for Girls.
Mary Baldwin Seminary ...
Mary Baldwin Seminary ...
Maryland School for Girls.
Massanutten Academy ...
Medical College of Virginia Meredith College Mygnia Meredith College Mygnia Meredith College ...
Morpies School Miss ...
McGuire University School Madison Hall Maryland College ...
Mit de Sales Academy of tation ... Louisburg, N. C. Lock Raven, Ind. Staunton, Va. Number. Manassas, Va. Woodstock, Va. Richmond, Va. Raleighi, N. C. Campbell, Va. Richmond, Va. Richmond, Va. Washinston, Va.

Aug. 20. Music and Art Number. Aug. 27. Guardians' Number.

Charlotteaville, Va.
Baltimore, Md.
Asheville, N. C.
Raleigh, N. C.
Lawrenceville, Va.
Winston-Salem, N. C.
Dayton, Va.
Winchester, Va.
Richmond, Va.
Petersburg, Va.
dd Southern Shortmand and Sussie University... State Female Normal School. State Normal School. State Normal and Indus. School. Staunton Military Academy Staunton Military Academy Stonewall Jackson Institute. Stuart Hall Sullins Col. and Cons. of Music Sweet Briar College. Tinsley Military Institute Trinity College...... Trinity Park School

Oak Ridge Institute......Oak Ridge, N. C. Oxford Female Seminary.....Oxford, N. C.

Virginia Christian College
Virginia College
Virginia College
Virginia Mechanica' Institute
Virginia Mechanica' Institute
Virginia Polytechnic Institute
Virginia Polytechnic Institute

Norfolk, Va. Farmville, Va. Harrisonburg, Va. Harrisonburg, Va. Staunton, Va. Abingdon, Va. Staunton, Va. Bristol, Va. Sweet Briar, Va.

Richmond, Va. Salem. Va. Danville. Va. Roanoke, Va. Ellicott City, Md.

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Behools.

A University and College PREPARATORY SCHOOL FOR BOYS

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1. Able faculty of experienced gentlemen | boys, in two grades.

2. Well-equipped buildings, large campus and athletic field. '3.' Lower school for little boys, in charge

4. Honor system of discipline. 5. Affiliation with college of high stand-

ing. 6. Certificate admits to any university or of gentleman teacher. Limited to thirty college requiring the fourteen-unit standard.

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Opposite Monroe Park, - - - - Richmond, Va.

Forty-seventh session opens September 18. Certificate admits to advanced standing at University of Virginia. Each boy has constant individual attention. Classes small. The average number in each class last year was eight.

At University of Virginia boys prepared here received eight degrees in 1907; seven degrees in 1908; five degrees in 1909, and five degrees in 1910. Only experienced university men engaged in Upper School. Lower School with separate rooms and instruction for little boys. All teachers give the whole of their time to the work of this school.

Professor Fitz Hugh, of University of Virginia, writing August 16, 1909, says: "McGuire's University School is one of the very finest types of Southern private schools for preparation for college, and stands to-day in the very prime of its working efficiency. The students from McGuire's are uniformly successful in the Latin classes at the University. I can recommend this school without reserve."

Prof. Echols, of the U. Va., writing August 20, 1909,

exhibiting a careful and thorough preparation which has made them marked men in the classes.

"During the past ten years no less than forty-five have been entered from the school directly into the senior bachelor of arts course in mathematics, and their uniform success in this course speaks in unmistakable terms of the thoroughness of their preparation.

Prof. Echols, of the U. Va., writing August 20, 1909, says: "Especially in mathematics have the boys from McGuire's distinguished themselves at the University, "It is one of the few schools in Virginia in which the old-time thoroughness of preparation is carefully maintained."

Dr. J. M. Page, Professor of Mathematics and Dean of the University of Virginia, writing September 13, 1909, says: "For about ten years it has been my duty to pass upon the preparation of students entering the University, and it is only fair to say that in no case have I found that a student entering with the McGuire recommendation proved later to be deficient in the subjects for which he was recommended.

. I have no hesitation in saying that any parent should consider himself most fortunate who has the opportunity to enter his son at McGuire's."